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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pá	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Latrena	
	Write the name that is on	First name	First name
	your government-issued picture identification (for example, your driver's	Middle name	Middle name
	license or passport	Brown Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or	Middle name	Middle name
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX- 9313	XXX - XX-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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D	ebtor 1 Latrena First Name	Brown Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you	Business name	Business name
	have used in the last		
	8 years	Business name	Business name
	Include trade names and		
	doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
	•	4848 N. Winthrop	
		Number Street	Number Street
		810	
		Chicago Illinois 60640	
		City State Zip Code	City State Zip Code
		Cook	
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to
		notices to you at this mailing address.	this mailing address.
		Number Street	Number Street
_		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
		Thave different reason. Explain. (666 25 6.6.6. 99 1466.)	Thave allowed reason. Explain. (See 20 S.S.S. 99 1400.)

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Debtor 1 Latrena			Case number (if kno	own)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	ut Your Bankruptcy Ca	ase		
 The chapter of the Bankruptcy Code you are choosing to file under 		description of each, see <i>Notice Req</i> oil)). Also, go to the top of page 1 and		
8. How you will pay the fee	more details about I cashier's check, or may pay with a cred I need to pay the feal Individuals to Pay 1 I request that my feal individuals to poverty I you choose this option	how you may pay. Typically, if you money order. If your attorney is said card or check with a pre-printer ee in installments. If you choose your Filing Fee in Installments (Coee be waived (You may request not required to, waive your fee, and line that applies to your family si	ou are paying the submitting your ed address. e this option, sig official Form 103 this option only d may do so onl ze and you are u	the clerk's office in your local court for a fee yourself, you may pay with cash, payment on your behalf, your attorney an and attach the <i>Application for</i> A.). If you are filing for Chapter 7. By law, a by if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9. Have you filed for bankruptcy within the last 8 years?	V No. Yes. District District District	When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	V No. Yes. Debtor District Debtor District	<u>W</u> hen	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Go to	ord obtained an eviction judgment a line 12. t <i>Initial Statement About an Eviction</i> ankruptcy petition.		of You (Form 101A) and file it with

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Brown Debtor 1 Latrena __ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Latrena Brown Case number (if known)
First Name Middle Name Last Name

Part 5: Explain Your Effor	rts to Receive a Brie	fing About Credit Counseling			
	About Debtor 1:		About D	ebtor 2 (S _l	oouse Only in a Joint Case):
15. Tell the court	You must check one:		You must	t check one:	
whether you have received briefing about credit counseling.	counseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a mpletion.	coun filed	seling ager	fing from an approved credit ncy within the 180 days before I aptcy petition, and I received a mpletion.
The law requires that you receive a briefing		he certificate and the payment plan, veloped with the agency.			the certificate and the payment plan, eveloped with the agency.
about credit counseling before you file for bankruptcy. You must truthfully	counseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a npletion.	coun filed	seling ager	fing from an approved credit ncy within the 180 days before I aptcy petition, but I do not have a mpletion.
check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment	you N		ter you file this bankruptcy petition, copy of the certificate and payment
If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	I certify that I as from an approve obtain those ser made my reques merit a 30-day to requirement.	I certify that I asked for credit counseling service from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.			
creditors can begin collection activities again.	requirement, attad efforts you made unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and umstances required you to file this	requi effort unab	rement, atta s you made le to obtain i exigent circı	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this
		e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.	with y		e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.
	receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.	recei must with a	ve a briefing file a certifica a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any o, your case may be dismissed.
		he 30-day deadline is granted only mited to a maximum of 15 days.			the 30-day deadline is granted only mited to a maximum of 15 days.
	I am not required counseling beca	d to receive a briefing about credit nuse of:		not require seling beca	d to receive a briefing about credi ause of:
	Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	□ lr	ncapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
	Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		isability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
	Active duty.	I am currently on active military duty in a military combat zone.	A	ctive duty.	I am currently on active military duty in a military combat zone.
	about credit coun	are not required to receive a briefing seling, you must file a motion for ounseling with the court.	abou	t credit cour	are not required to receive a briefing nseling, you must file a motion for ounseling with the court.

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Debtor 1 Latrena Brown Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Latrena Brown Signature of Debtor 1 Signature of Debtor 2 Executed on _ 12/12/2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Latrena		Brown	Case number (if k	nown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	ler Chapter 7, 11, 12,	or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the so certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 3	42(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the in	formation in the schedu	ules filed with the petition is incorrect.
attorney, you do not	· ·	. ,		·
need to file this page.	/s/ Michael Miller		Date	12/12/2017
	Signature of Attorney for	or Debtor	M	M / DD / YYYY
	g, .			
	Michael Miller			
	Printed name			
	0 11 5			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone	3122568728	Email address	mmiller@semradlaw.com
			Illinois	
	Bar number		State	

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Fill in this information to identify your case:							
Debtor 1	Latrena		Brown				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois				
Case number (If known)			(State)				

	Check if	this	is	an
_	amende	d filii	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	
1b. Copy line 62, Total personal property, from Schedule A/B	\$22,077.00
1c. Copy line 63, Total of all property on Schedule A/B	\$22,077.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$34,278.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$3,649.00
Your total liabilities	\$37,927.00
Part 3: Summarize Your Income and Expenses	
Canimariao Toan mosmo ana Exponesso	
4. Schedule I: Your Income (Official Form 106I)	\$3,077.82
Copy your combined monthly income from line 12 of Schedule I	
5. Schedule J: Your Expenses (Official Form 106J)	\$2,617.00

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Brown Debtor 1 Latrena _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$2,664.81 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	inform	nation to identify your c	ase:				Ī		
Debtor 1		Latrena			Bro	wn			
Debtor		First Name	Middle N	lame					
Debtor 2 (Spouse, if fi	iling)	First Name	Middle N	lame	Las	t Name			
United Sta	ates Ba	nkruptcy Court for the:	Northern		District of				
Case nun	nber					(State)			
, ,]		Check if this is an
Officia	al Fo	orm 106A/B							amended filing
Sche	dule	A/B: Prope	rty						12/1
category responsib write you	where le for s r name	you think it fits best. Is upplying correct infor and case number (if k	Be as complete a mation. If more s nown). Answer e	nd ac pace very	curate as pos is needed, att question.	sible. If two married pe tach a separate sheet t	ople are o this fo	filing together, both a	re equally
1. Do you	u own o	or have any legal or ed	uitable interest i	in an	residence, b	uilding, land, or similar	property	<i>l</i> ?	
✓	No. G	o to Part 2	-						
	Yes. V	Where is the property?							
1.1				Wh				the amount of any secu	red claims on Schedule D:
	Street	address, if available, or	other description	П				Creditors Who Have Cla	ims Secured by Property.
				District of Illinois	Current value of the portion you own?				
				Ħ	Manufactured	or mobile home			—————
	Numah	or Ctroot			Land				
	Numb	per Street			Investment pro	perty			
	City	State	Zip Code						
	Oily	Sido	Lip sous		Debtor 1 only	est in the property? Che	eck		mmunity property
					Debtor 1 and D	Debtor 2 only			
					At least one of	the debtors and another			
						•	this ite	n, such as local	
If you	own o	r have more than one, li	st here:						
4.0				Wh			•		
1.2	Street	address, if available, or	other description	Н	,				
				Ш	•	· ·		Current value of the	Current value of the
	-			Н		•		entire property?	portion you own?
				Н		or mobile nome			
	Numb	oer Street		H		perty		Describe the nature o	f your ownership
				H		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			
	City	State	Zip Code		Other				
						est in the property? Che	eck	(see instructions)	
								ш	
					Debtor 2 only				
				H	Debtor 1 and D	Debtor 2 only			
				H		the debtors and another			
				ᅼ	ar information	you wish to add about	thic ito	m auch as least	

property identification number:

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Debtor 1	Latrena First Name	Middle Name	Brown Last Name	Case number (if known	ı)	
Nu	mber Street	ner description	What is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare	the am Credito Curren entire Descri	ount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own? f your ownership imple, tenancy by e estate), if known.
Cit	y State		Who has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an Other information you wish to add a	? Check one.	neck if this is co ee instructions)	mmunity property
	I the dollar value of the por ave attached for Part 1. Wr	ite that number h	L	uding any entries for pa	ges	
Do you o you own	that someone else drives. If y ans, trucks, tractors, sport uti	equitable interes ou lease a vehicle,	st in any vehicles, whether they are also report it on Schedule G: Executo rcycles	_	•	
3.1		Chrysler 200 2015 30000 drives	Who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an	the am Credite Currer entire \$1145	nount of any secu ors Who Have Cla nt value of the property?	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property. Current value of the portion you own? \$5725.00
3.2	Make	Jeep Patriot Sport	Check if this is community instructions) Who has an interest in the proone.	property (see		claims or exemptions. Put ured claims on Schedule D:
	Model: Year: Approximate mileage: Other information:	4WD 2015 35000	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Credito Curren	ors Who Have Cla nt value of the property?	current value of the portion you own?

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ebtor 1	Latrena		Brown	Case numbe	er (if known)			
	First Name	Middle Name	Last Name					
3.3	Make Model:		Who has an interest in the one.	property? Check		claims or exemptions. Put red claims on <i>Schedule D</i> .		
	Year:		Debtor 1 only			ims Secured by Property.		
	Approximate mileage:					, ,		
		-	Debtor 2 only		Current value of the entire property?	Current value of the portion you own?		
	Other information:		Debtor 1 and Debtor 2 or	•	entile property:	portion you own:		
			At least one of the debtor	s and another				
			Check if this is communinstructions)	nity property (see				
3.4	Make		Who has an interest in the	property? Check		claims or exemptions. Put		
	Model:		one.			red claims on Schedule D		
	Year:		Debtor 1 only		Creditors vvno Have Cia	ims Secured by Property.		
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the		
	Other information:		Debtor 1 and Debtor 2 or	nly	entire property?	portion you own?		
			At least one of the debtor	s and another				
			Check if this is communinstructions)	nity property (see				
4.1	Yes Make		Who has an interest in the	nronerty? Check	Do not deduct secured	claims or exemptions. Pu		
	Model:		one.	proporty: oncon		red claims on <i>Schedule L</i>		
	Year:		Debtor 1 only		Creditors Who Have Cla	ve Claims Secured by Property.		
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the		
	Other information:		Debtor 1 and Debtor 2 or	nly	entire property?	portion you own?		
			At least one of the debtor	s and another				
			Check if this is commu	nity property (see				
			instructions)	mily proporty (see				
4.2	Make		Who has an interest in the	property? Check		claims or exemptions. Pu		
	Model:		one.			red claims on Schedule L		
	Year:		Debtor 1 only		Creditors Who Have Cla	ims Secured by Property.		
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the		
	Other information:		Debtor 1 and Debtor 2 or	nly	entire property?	portion you own?		
			At least one of the debtor	s and another				
			—					
			Check if this is communinstructions)	nity property (see				
5. Add	I the dollar value of the port	tion you own for all	Check if this is communinstructions) of your entries from Part 2, i		s for pages	0675.00		

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Debtor 1 Latrena Brown Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Furniture \$500.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Used Household Electronics & Small Kitchen Appliances \$500.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Used Clothes, Shoes, Purses, Accessories \$200.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Used Jewelry \$100.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1300.00 for Part 3. Write that number here

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Brown Debtor 1 Latrena Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes \$20.00 Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: MB Financial \$62.00 <u>\$</u>0.00 17.2. Checking account: MB Financial 17.3. Savings account: MB Financial \$20.00 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Deb	tor 1 Latrena	Maria della Manna	Brown	Case number (if known)	
20.	Negotiable instruments i	Middle Name orate bonds and other negotial nclude personal checks, cashiers	checks, promissory n	otes, and money orders.	
	Non-negotiable instrume ✓ No Yes. Give specific information about them	ents are those you cannot transfe	r to someone by signir	g or delivering them.	
21.	Retirement or pension Examples: Interests in IF), thrift savings accoun	ts, or other pension or profit-sharing plans	
	Yes. List each account	Type of account:	Institution name:		
	separately.	401(k) or similar plan:	-		
		Pension plan: IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments I deposits you have made so that with landlords, prepaid rent, publi			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo ✓ No	r a periodic payment of money to	you, either for life or fo	or a number of years)	
	Yes	Issuer name and description:			
		_			

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	or 1 Latrena		Brown	Case number (if known)	
24.	First Name Interests in an education	Middle Name IRA, in an account in a quali	Last Name ified ABLE program, or und	er a qualified state tuition program.	
	26 U.S.C. §§ 530(b)(1), 529	A(b), and 529(b)(1).			
	No Institution na	me and description. Separately	file the records of any interes	sts.11 U.S.C. § 521(c):	
25.	Trusts, equitable or future exercisable for your benef	interests in property (other it	than anything listed in line	e 1), and rights or powers	
	✓ No				
	Yes. Describe				
26.		marks, trade secrets, and on marks, websites, proceeds from		ements	
	✓ No	,, p	g ag.a		
	Yes. Describe				
27.	Licenses franchises and	ather general intensibles			
21.	Licenses, franchises, and Examples: Building permits,	exclusive licenses, cooperative	association holdings, liquor	licenses, professional licenses	
	✓ No				
	Yes. Describe				
Mon	ney or property owed to	 vou?			Current value of the
WOI	ley of property owed to	you.			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to you				
28.	✓ No			Endoral	¢0.00
28.	No Yes. Give specific inform about them, includ	ing whether		Federal:	\$0.00
28.	No Yes. Give specific inform	ing whether e returns		State:	\$0.00
	No Yes. Give specific inform about them, includ you already filed the	ing whether e returns			
	Yes. Give specific inform about them, includ you already filed the and the tax years Family support Examples: Past due or lump support	ing whether e returns 	., child support, maintenance,	State:	\$0.00 \$0.00
	No Yes. Give specific inform about them, includ you already filed the and the tax years Family support Examples: Past due or lump	ing whether e returnss sum alimony, spousal support	t, child support, maintenance,	State: Local:	\$0.00 \$0.00
	Yes. Give specific inform about them, includ you already filed the and the tax years Family support Examples: Past due or lump	ing whether e returnss sum alimony, spousal support	t, child support, maintenance,	State: Local: divorce settlement, property settlement	\$0.00 \$0.00 t
	No Yes. Give specific inform about them, includ you already filed the and the tax years Family support Examples: Past due or lump	ing whether e returnss sum alimony, spousal support	t, child support, maintenance,	State: Local: divorce settlement, property settlement Alimony:	\$0.00 \$0.00 t
	No Yes. Give specific inform about them, includ you already filed the and the tax years Family support Examples: Past due or lump	ing whether e returnss sum alimony, spousal support	t, child support, maintenance,	State: Local: divorce settlement, property settlement Alimony: Maintenance:	\$0.00 \$0.00 t \$0.00 \$0.00
	No Yes. Give specific inform about them, includ you already filed the and the tax years Family support Examples: Past due or lump	ing whether e returnss sum alimony, spousal support	t, child support, maintenance	State: Local: divorce settlement, property settlement Alimony: Maintenance: Support:	\$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
29.	✓ No Yes. Give specific inform about them, includ you already filed the and the tax years Family support Examples: Past due or lump: ✓ No Yes. Give specific inform Other amounts someone or	ing whether e returnssum alimony, spousal support ation		State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00
29.	✓ No Yes. Give specific inform about them, includ you already filed the and the tax years Family support Examples: Past due or lump: ✓ No Yes. Give specific inform Other amounts someone or Examples: Unpaid wages, dis Social Security ber	ing whether e returnssum alimony, spousal support ation	sability benefits, sick pay, vac	State: Local: divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement:	\$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00
29.	✓ No ✓ Yes. Give specific inform about them, includ you already filed the and the tax years Family support Examples: Past due or lump: ✓ No ✓ Yes. Give specific inform Other amounts someone or Examples: Unpaid wages, dis Social Security ber	ing whether e returnssum alimony, spousal support ation	sability benefits, sick pay, vac	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00
29.	✓ No Yes. Give specific inform about them, includ you already filed the and the tax years Family support Examples: Past due or lump: ✓ No Yes. Give specific inform Other amounts someone or Examples: Unpaid wages, dis Social Security ber	ing whether e returnssum alimony, spousal support ation	sability benefits, sick pay, vac	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Latrena		Brown	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, dis		alth savings account (HSA); credit, I	nomeowner's, or renter's insurance	
		surance company d list its value	Company name:	Beneficiary:	Surrender or refund value:
32.	If you are the benefici property because son			cy, or are currently entitled to receive	_
	Yes. Describe				
33.			you have filed a lawsuit or made urance claims, or rights to sue	a demand for payment	
	✓ No Yes. Describe				
34.	Other contingent as to set off claims	nd unliquidated claims o	f every nature, including counter	claims of the debtor and rights	
	No Yes. Describe				
35.	Any financial assets	s you did not already list			
	No Yes. Describe				
36.		-	m Part 4, including any entries f		\$102.00
Part	5: Describe Any	Rusiness-Related Pr	operty Vou Own or Have an I	nterest In. List any real estate in Pa	ort 1
37.	No. Go to Part 6.		iterest in any business-related p	roperty?	Current value of the
	Yes. Go to line 3	8.			portion you own? Do not deduct secured claims or exemptions
38.		e or commissions you alr	eady earned		
	Yes. Describe				
39.		urnishings, and supplies related computers, softwar	e, modems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, ele	ectronic devices
	✓ No Yes. Describe				

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Deb	tor 1 Latrena		Case number (if known)	
1.0	First Name	Middle Name Last Name		
40.	Machinery, fixtures, eq	uipment, supplies you use in business, and tools of your trade		
	✓ No			
	Yes. Describe			
				
41.	Inventory			
	✓ No			
	Yes. Describe			
40				
42.	Interests in partnership	os or joint ventures		
	✓ No	Name of entity:	% of ownership:	
	Yes. Give specific	Name of entity.	% of ownership.	
	information about them			<u> </u>
	шеш			
40				-
43.	Customer lists, mailing l	lists, or other compilations		
	✓ No			
	Yes. Do your lists in	clude personally identifiable information (as defined in 11 U.S.C. § 10	1(41A))?	
	— No			
	No No Danai	L -		
	Yes. Descri	Se		
44.	Any business-related p	roperty you did not already list		
	—	,		
	✓ No			<u> </u>
	Yes. Give specific information			
	information			
				_
				<u> </u>
				_
				_
		I of your entries from Part 5, including any entries for pages you		
for Pa	art 5. Write that number	here		
Pari	Describe Any Fa	rm- and Commercial Fishing-Related Property You Owi	n or Have an Interest In.	
rait		nterest in farmland, list it in Part 1.		
46.	Do you own or have an	y legal or equitable interest in any farm- or commercial fishing-	related property?	
		, , , , , , , , , , , , , , , , , , , ,		Current value of the
	No. Go to Part 7.			portion you own?
	Yes. Go to line 47.			Do not deduct secured claims
17	Farm animals			or exemptions
47.	Examples: Livestock, po	ultry, farm-raised fish		
		•		
	No No Deceribe			
	Yes. Describe			

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Debt	or 1 Latrena First Name		Brown ast Name	Case number (if known)	
48.	Crops-either growing of		act ivano		
	✓ No				
	Yes. Describe				
49.	Farm and fishing equip	ment, implements, machinery, fixture	es, and tools of trade		
	✓ No				
	Yes. Describe				
50.	Farm and fishing suppl	ies, chemicals, and feed			
	No Van Danaviha				
	Yes. Describe				
E 1	Any form and common	cial fishing-related property you did r	ant already list		
51.	No	ciai lisiling-related property you did i	iot alleady list		
	Yes. Describe				
				Г	
		l of your entries from Part 6, including here			
				L	
Part 7	7: Describe All Pro	perty You Own or Have an Intere	st in That You Did N	ot List Above	
53.		perty of any kind you did not already li	ist?		
	No No	s, country club membership			
	Yes. Give specific				
	information				
54 A	dd the dollar value of all	of your entries from Part 7. Write tha	at number bere	1	•
J4. A	du the donar value of an	or your entires nom Fart 7. write the	at number nere		
	_				
Part 8	List the Totals of	Each Part of this Form			
55. F	Part 1: Total real estate	, line 2)	
EC	ant O tatal vahialaa lin	. F			
-	part 2 total vehicles, line		\$20675.00		
	-	d household items, line 15	\$1300.00		
	art 4: Total financial as		\$102.00		
	Part 5: Total business-re				
		ishing-related property, line 52			
	Part 7: Total other prope				
62. 1	Total personal property.	Add lines 56 through 61	\$22077.00	Copy personal property total	+ \$22077.00
				Copy personal property total	
63. T	otal of all property on S	chedule A/B. Add line 55 + line 62			\$22077.00

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Fill in this information to identify your case:					
Debtor 1	Latrena		Brown		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case number (If known)			(Otato)		

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	rt 1: Identify the Property You Clair	m as Exempt		
1.	Which set of exemptions are you claim	ing? Check one only, ev	ren if your spouse is filing with you.	
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2)	
2.	For any property you list on Schedule A	A/B that you claim as e	xempt, fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
	Brief description: Checking account, MB Financial	\$62.00	\$62.00 100% of fair market value, up to any	735 ILCS 5/12-1001(b)
	Line from Schedule A/B: 17		applicable statutory limit	
	Brief description: Savings account, MB Financial Line from Schedule A/B: 17	\$20.00	\$20.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?	

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 Debtor 1 First Name
 Latrena
 Brown
 Case number (if known)

 Last Name
 Last Name

Brief description of the property and line on Schedule A/B that lists this	Current value of the portion you	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemptio
property	own Copy the value from Schedule A/B	Check only one box for each exemption.	
Brief description:	\$20.00	F 20.00	735 ILCS 5/12-1001(b)
Cash On Hand Line from Schedule A/B: 16		\$20.00 100% of fair market value, up to any applicable statutory limit	_
Brief description:	\$0.00	V	735 ILCS 5/12-1001(b)
Checking account, MB Financial Line from		100% of fair market value, up to any applicable statutory limit	_
Schedule A/B:17 Brief description:	\$5,725.00	☑ \$0	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
Chrysler 200, 2015, Brother Co-signor, pays & drives		100% of fair market value, up to any applicable statutory limit	_
Line from Schedule A/B: 03			
Brief description: Jeep Patriot Sport 4WD,	\$14,950.00	₹ 0	735 ILCS 5/12-1001(c); 735 ILC: 5/12-1001(b)
2015, Clean Retail NADA CRAM		100% of fair market value, up to any applicable statutory limit	_
Line from Schedule A/B: 03			
Brief description:	\$200.00	\$200.00	735 ILCS 5/12-1001(a)
Used Clothes, Shoes, Purses, Accessories Line from Schedule A/B: 11		100% of fair market value, up to any applicable statutory limit	_
Brief description:	\$500.00	\$500.00	735 ILCS 5/12-1001(b)
Used Furniture Line from Schedule A/B: 06		\$500.00 100% of fair market value, up to any applicable statutory limit	_
Brief description:	\$500.00	\$500.00	735 ILCS 5/12-1001(b)
Used Household Electronics & Small Kitchen Appliances		\$500.00 100% of fair market value, up to any applicable statutory limit	_
Line from Schedule A/B: 07			
Brief description:	\$100.00	\$100.00	735 ILCS 5/12-1001(b)
Used Jewelry Line from Schedule A/B: 12		100% of fair market value, up to any applicable statutory limit	_

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Fill in	this information to identify your ca	se:		l		
Dobto	or 1 Lotropo	Drawn				
Debto	or 1 Latrena First Name	Brown Middle Name Last Name				
Debto						
(Spous	e, if filing) First Name	Middle Name Last Name				
United	d States Bankruptcy Court for the:	Northern District of Illinois (State)				
Case (If know	number _{vn)}	(State)				
Off	icial Form 106D			J		Check if this is a amended filing
Scl	hedule D: Credito	ors Who Have Claims S	ecure	ed by Prop	erty	12/1
Be as	complete and accurate as possib	le. If two married people are filing together, bo	h are equ	ally responsible for s	upplying correct info	
	space is needed, copy the Additional and case number (if known).	nal Page, fill it out, number the entries, and att	ach it to t	nis form. On the top	of any additional pa	ges, write your
1. I	Do any creditors have claims se	cured by your property?				
	•	it this form to the court with your other schedule	s. You hav	re nothing else to rep	ort on this form.	
i	Yes. Fill in all of the information			3		
Part	<u> </u>	. 556				
2.	List all secured claims. If a credit	or has more than one secured claim, list the credito	r	Column A	Column B	Column C
	separately for each claim. If more th	an one creditor has a particular claim, list the other	creditors	Amount of claim	Value of	Unsecured
	in Part 2. As much as possible, list name.	the claims in alphabetical order according to the cre	ditor's	Do not deduct the value of collateral.	collateral that supports this claim	portion If any
2.1	GLOBAL LENDING SERVICE	Describe the management that account the electron		\$20,613.00	\$14,950.00	\$5,663.00
	Creditor's Name	Describe the property that secures the claim:		Ψ20,0:0:00	Ψ,σσσ.σσ	\$0,000.00
	5 CONCOURSE PKWY NE STE Number Street	072 Automobile As of the date you file, the claim is: Check all t	hat apply.			
		Contingent				
	ATLANTA GA 30328	Unliquidated				
	City State ZIP Code	Disputed				
	Who owes the debt? Check one.	Nature of lien. Check all that apply.				
	Debtor 1 only					
	Debtor 2 only	An agreement you made (such as mortgage car loan)	or securea			
	Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lie	n)			
	At least one of the debtors and another	Judgment lien from a lawsuit				
	Check if this claim relates	Other (including a right to offset)				
	to a community debt Date debt was 4/2015 incurred	Last 4 digits of account number 8293				
2.2	CHRYSLER Capital	Book the control that are a first to the control that the		\$13,665.00	\$11,450.00	\$2,215.00
	Creditor's Name	Describe the property that secures the claim:		+ ,		+-,
	91 WALL STREET POB 666 Number Street	072 Automobile As of the date you file, the claim is: Check all t	hat apply.			
		Contingent				
	MADISON CT 06443	Unliquidated				
	City State ZIP Code	Disputed				
	Who owes the debt? Check one.	Nature of lien. Check all that apply.				
	Debtor 1 only					
	Debtor 2 only Debtor 1 and Debtor 2 only	An agreement you made (such as mortgage car loan)	or secured			
	At least one of the debtors	Statutory lien (such as tax lien, mechanic's lie	n)			
	and another	Judgment lien from a lawsuit				
	Check if this claim relates	Other (including a right to offset)				
	to a community debt Date debt was 12/2016 incurred	Last 4 digits of account number1000				
	Add the dollar value of y here:	our entries in Column A on this page. Write tha	t number	\$34,278.00		

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Debtor 1 Latrena Brown First Name Middle Name Last Name Debtor 2 (Spouse, if filing) United States Bankruptcy Court for the: Northern District of Illinois (State) Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims Description: The contracts of unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured Description: Description: Description: District of Illinois (State) Check if this is an amended filing Check if this is an amended filing
First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims 12/15 Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims 12/15 Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official
(Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois Case number (If known) Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims 12/15 Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official
United States Bankruptcy Court for the: Northern District of Illinois Case number (If known) Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims 12/15 Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official
Case number (If known) Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims 12/15 Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official
Case number (If known) Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims 12/15 Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official
Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims 12/15 Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official
Schedule E/F: Creditors Who Have Unsecured Claims 12/15 Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official
Schedule E/F: Creditors Who Have Unsecured Claims 12/15 Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official
Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official
other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official
claims that are listed in Schedule D: Creditors Who Hold Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims
1. Do any creditors have priority unsecured claims against you?
No. Go to Part 2.
Yes.
2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.
(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

claim

amount

amount

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Debtor 1 Latrena Brown Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 City of Chicago - Dep't of Revenue \$456.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 88292 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60608 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Parking Tickets Is the claim subject to offset? Yes 4.2 Comcast Cable c/o Xfinity \$500.00 Last 4 digits of account number Nonpriority Creditor's Name 7561 North Point Pkwy #900 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 30022 Alpharetta Georgia City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ Past Due Cable Is the claim subject to offset? **✓** No Yes ENHANCED RECOVERY CO L 4.3 \$313.00 Last 4 digits of account number 3582 Nonpriority Creditor's Name When was the debt incurred? 8014 BAYBERRY RD 12/2016 Number As of the date you file, the claim is: Check all that apply. Contingent JACKSONVILLE Florida 32256 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: TMOBILE **✓** No Yes

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Brown Debtor 1 Latrena Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 Kmart Stores of IL \$880.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3333 Beverly Rd Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Hoffman Estates 60179 Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Judgment 2007-M1-148868 Is the claim subject to offset? **✓** No Yes Peoples Gas \$1,500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 200 E. Randolph n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60601 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Past Due Gas

Is the claim subject to offset?

✓ No Yes

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Debtor 1 Latrena Brown Case number (if known) Middle Name First Name Last Name Part 3: List Others to Be Notified About a Debt That You Already Listed Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Wexler and Wexler On which entry in Part 1 or Part 2 did you list the original creditor? Name of (Check 500 W Madison #450 Line 4.4 Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Chicago Illinois 60661 Last 4 digits of account number City State Zip Code HARRIS & HARRIS LTD On which entry in Part 1 or Part 2 did you list the original creditor? 111 W JACKSON BLVD S-400 of (Check Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured CHICAGO Illinois 60604

Last 4 digits of account number

City

State

Zip Code

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Debtor 1 Latrena Brown Case number (if known)

FIRST Na	me Middle Name Last Name			
Part 4: Add t	ne Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting	purpos
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here. 6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
	ve. Total. Aud lines va tillough vu.	oe.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$3,649.00	
	6i Total Add lines 6f through 6i	6i	\$3,649.00	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Latrena		Brown
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Official Form 106G

П	Check if this is an
	amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or comp	pany with whom you have	the contract or lease	State what the contract or lease is for
2.1	United Winthrop Name			Residential Lease, Debtor is Lessee, Monthly Housing Lease
	155 N Michigan Number	Street	-	
	Chicago City	Illinois State	60601 Zip Code	

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		DC	cument rag	C 23 01 7 C		
Fill in this inf	formation to identify your c	ase:				
Debtor 1	Latrena		Brown			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing	First Name	Middle Name	Last Name			
United States	s Bankruptcy Court for the:	Northern	District of Illinois(State)			
Case numbe	er		(Glate)			
						Check if this is an amended filing
Officia	l Form 106H					
Schedu	ıle H: Your Cod	debtors				12/15
1. Do you No Ye 2. Within	es the last 8 years, have you	lived in a community pro	operty state or territory	? (Community	property states and territon	<i>ies</i> include Arizona, California,
✓ No	ouisiana, Nevada, New Me o. Go to line 3. es. Did your spouse, forme			,		
	No Yes. In which communit	y state or territory did yo	u live?	Fill in the	name and current address	of that person.
	Name of your spouse, t	ormer spouse, or legal equ	ivalent			
	Number Street					
	City	State	Zip C	ode		
	mn 1, list all of your codel s a codebtor only if that p	_	-			-

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Official Form 106H Schedule H: Your Codebtors page 1

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		20	odinoni	. ago oo			
Fill in this in	nformation to identify	your case:					
Debtor 1	Latrena		Brown	1			
	First Name	Middle Name	Last N	ame	— Che	eck if this is:	
Debtor 2	g) First Name	Middle Nove	Loot N	lama	— I п	An amended filing	
(Spouse, ii iiiiii	9) First Name	Middle Name	Last N			A supplement showing p	oct-potition chapter 19
United States the: Case number	s Bankruptcy Court for	Northern	District of Illi	inois State)		expenses as of the follow	
(If known)					_	MM / DD / YYYY	
Official	Form 106I						
Schedu	ıle I: Your İn	come					12/15
information spouse. If m number (if k	about your spouse. I		d your spous	se is not filing	g with you, do	not include informati	on about your
Fill in yo informat	ur employment		Debtor 1			Debtor 2	
		Employment status	✓ Emplo	ved		Employed	
-	ve more than one job, separate page with		<u> </u>	mployed		Not Employed	
informati employer	on about additional s.	Occupation					
Include p	part time, seasonal, or	Employer's name	Manlewoo	od Housing for t	he Visually	_	
self-emp	loyed work.		Impaired	-	· · · · · · · · · · · · · · · · · · ·	_	
	on may include student maker, if it applies.	Employer's address	5527 N. N Number Str	Maplewood Aver reet	nue	Number Street	
			Berwyn	Illinois	60402	_	
			City	State	Zip Code	City	State Zip Code
		How long employed there?	2 months				
Part 2: G	ive Details About N	Nonthly Income					
		-	. 16		. 1 6	'1. ΦΩ '. II	L. J
spouse unle	ess you are separated.	the date you file this form	-		-	•	
	ur non-filling spouse hav e, attach a separate she	e more than one employer, et to this form.	combine the			For Debtor 2 or	s below. If you need
				For	Debtor 1	non-filing spouse	
		ary, and commissions (befo , calculate what the monthly		2.	\$2,350.96		-
3. Estima	ite and list monthly ove	rtime pay.		3.	+ \$0.00		_
4. Calcul	ate gross income. Add I	ine 2 + line 3.		4.	\$2,350.96		
					_		

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Debtor 1Latrena First Name Middle Name	Brown Last Name	Case number (ii known)	f	
THOCK MAINE	Last Hame	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	→ 4.	\$2,350.96		
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$321.51		
5b. Mandatory contributions for retirement plans	5b.	\$0.00		
5c. Voluntary contributions for retirement plans	5c.	\$0.00		
5d. Required repayments of retirement fund loans	5d.	\$0.00		
5e. Insurance	5e.	\$17.55		
5f. Domestic support obligations	5f.	\$0.00		
5g. Union dues	5g.	\$0.00		
5h. Other deductions. Specify: Meals	5h. +	\$27.08 +		
6. Add the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + +5h$.	5f + 5g 6.	\$366.14		
7. Calculate total monthly take-home pay. Subtract line 6 from lin	ne 4. 7.	\$1,984.82		
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, an	_	40.00		
the total monthly net income.	8a	\$0.00		
8b. Interest and dividends	8b	\$0.00		
8c. Family support payments that you, a non-filing spouse, o dependent regularly receive				
Include alimony, spousal support, child support, maintenance divorce settlement, and property settlement.	e, 8c. <u>-</u>	\$172.00		
8d. Unemployment compensation	8d	\$0.00		
8e. Social Security	8e	\$0.00		
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any noncash assistance that you receive, such as food stamps (benefinder the Supplemental Nutrition Assistance Program) or housing subsidies Specify:	ts			
Food Assistance Programs Income	8f	\$421.00		
8g. Pension or retirement income	8g	\$0.00		
8h. Other monthly income. Specify: 2017 anticipated tax refund pro-rated	8h. + _	\$500.00 +		
9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	g + 8h. 9.	\$1,093.00		
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing	spouse	\$3,077.82 +	=	\$3,077.82
11. State all other regular contributions to the expenses that yellocude contributions from an unmarried partner, members of you friends or relatives. Do not include any amounts already included in lines 2-10 or am	ur household, your d	ependents, your roommat	,	
Specify:	Junto mai ale not av	anable to pay expenses its	11. 4	\$0.00
12. Add the amount in the last column of line 10 to the amount Write that amount on the Summary of Schedules and Statistical S				\$3,077.82
				Combined monthly income
13. Do you expect an increase or decrease within the year afte	r you file this form?			,
Yes. Explain:				

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		Docu	iment Page 32 of 7	0	
Fill in this infor	mation to identify yo	our case:			
Debtor 1	Latrena		Brown		
	First Name	Middle Name	Last Name	Check if this is:	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	ng
United States E	Bankruptcy Court for	the: Northern	District of Illinois		howing post-petition chapter 13 the following date:
Case number			(State)	MM / DD / YYYY	- /
0.00	- 100			WWW.7 DD 7 TTT	
Official	Form 106	<u>J</u>			
Schedul	e J: Your E	xpenses			12/15
information. If (if known). Ans	more space is need swer every question				
	cribe Your House	enold			
1. Is this a joi					
✓ No. Go	o to line 2				
Yes. D	oes Debtor 2 live in	a separate household?			
[No				
[Yes. Debtor 2 mu	ist file Official Forms 106J-2, Exper	nses for Separate Household of Del	otor 2.	
2. Do you hav	re dependents?	No			
Do not list I Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
			Child	17 years	No.
			0.11.		Yes.
			Child	10 years	No. ✓ Yes.
	penses include of people other	No			
yourself an dependent	-	Yes			
Part 2: Esti	mate Your Ongoi	ng Monthly Expenses			
_	of a date after the b	ur bankruptcy filing date unless y ankruptcy is filed. If this is a sup		•	•
	•	on-cash government assistance ed it on Schedule I: Your Income	-		Your expenses
	I or home ownership or the ground or lot.	p expenses for your residence. In 4.	nclude first mortgage payments and	I	\$988.00
If not inc	luded in line 4:				
4a. Real e	state taxes				4a \$0.00

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Latrena Brown Case number (if known) First Name Middle Name Last Name

riist Name	Middle Marile Last Name		
			Your expenses
5. Additional mortgage payme	nts for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural ga	s	6a.	\$75.00
6b. Water, sewer, garbage co	lection	6b.	\$0.00
6c. Telephone, cell phone, In	ternet, satellite, and cable services	6c.	\$325.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping sup	plies	7.	\$650.00
8. Childcare and children's ed	ucation costs	8.	\$0.00
9. Clothing, laundry, and dry c	leaning	9.	\$75.00
10. Personal care products an	d services	10.	\$100.00
11. Medical and dental expens	ees	11.	\$0.00
12. Transportation. Include gas Do not include car payments		12.	\$300.00
13. Entertainment, clubs, recre	eation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions a	nd religious donations	14.	\$0.00
15. Insurance. Do not include insurance ded	ucted from your pay or included in lines 4 or 20.		· · · · · · · · · · · · · · · · · · ·
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$104.00
15d. Other insurance. Specify	<u> </u>	15d	\$0.00
16. Taxes. Do not include taxes	deducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payme	ents:	10	
17a. Car payments for Vehicle		17a	\$0.00
17b. Car payments for Vehicle	2	17b	\$0.00
17c. Other. Specify:		17c	\$0.00
		17d	\$0.00
	maintenance, and support that you did not report as deducted from		\$0.00
	le I, Your Income (Official Form 106I).	18.	
	to support others who do not live with you.		
Specify:	and included in lines 4 out of this forms on an Cabadula I. Vanning on a	19.	\$0.00
20a. Mortgages on other property	es not included in lines 4 or 5 of this form or on Schedule I: Your Income.	202	\$0.00
20b. Real estate taxes.	,	20a 20b	\$0.00 \$0.00
20c. Property, homeowner's,	or renter's insurance	200 20c	\$0.00
20d. Maintenance, repair, and		20d	\$0.00
20e. Homeowner's associatio			
200. Homeowner 3 associatio	n or consormaliti duco	20e	\$0.00

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Debtor 1 Latrena		Brown	Case number (if known)		
First Name	Middle Name	Last Name			
21. Other. Specify:				21	\$0.00
22. Calculate your month	dy ovnonos				
•	•				\$2,617.00
22a. Add lines 4 throug					\$0.00
	thly expenses for Debtor 2), if any				\$2,617.00
22c. Add line 22a and 2	2b. The result is your monthly exp	enses.		22.	
23. Calculate your month	ly net income.				
23a. Copy line 12 (your	combined monthly income) from	Schedule I.		23a	\$3,077.82
23b. Copy your monthl	y expenses from line 22 above.			23b	\$2,617.00
,	thly expenses from your monthly i	ncome.			\$460.82
The result is your	monthly net income.			23c	
	xpect to finish paying for your car increase or decrease because of a reference o				

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Latrena		Brown
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Sankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Haday namelty of navirus, I deploye that I have need the assument	and askedules filed with this desloyation and
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules lifed with this declaration and
×	/s/ Latrena Brown	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 12/12/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

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	rmation to identify your	J. 1000.				
Debtor 1	Latrena		Brown			
	First Name	Middle Nan	ne Last Nam	e		
Debtor 2 (Spouse, if filing)	First Name	Middle Nan	ne Last Nam	<u>e</u>		
Jnited States	Bankruptcy Court for the:	Northern	District of Illino	is		
Case number			(Stat	e)		
If known)						Check if this is
Official	Form 107					amended filing
Stateme	ent of Financia	al Affairs for	r Individuals	Filing for Bankr	uptcy	04
nformation.		ed, attach a separa		together, both are equally On the top of any additi		
Part 1: Give	e Details About Your	Marital Status an	nd Where You Lived	Before		
1. What is	your current marital st	atus?				
☐ Ma	arried					
	arried ot married					
✓ No		ou lived anywhere of	ther than where you liv	ve now?		
2. During No Prescription Prescription	t married the last 3 years, have y	ou lived in the last 3	•			Dates Debtor 2 lived there
2. During No Prescription Prescription	t married the last 3 years, have you s. List all of the places yo	ou lived in the last 3	years. Do not include v	vhere you live now.		
Z. During No Ye	t married the last 3 years, have years, h	ou lived in the last 3	years. Do not include v	Debtor 2: Same as Debtor 1		there
During No Ye	t married the last 3 years, have you s. List all of the places yo	ou lived in the last 3	years. Do not include v Dates Debtor 1 lived there	where you live now. Debtor 2:		there Same as Debtor 1
Population No.	the last 3 years, have your state all of the places you btor 1:	ou lived in the last 3	years. Do not include v Dates Debtor 1 lived there	Debtor 2: Same as Debtor 1		there Same as Debtor 1 From
During No Ye	the last 3 years, have your state all of the places you btor 1:	ou lived in the last 3	years. Do not include v Dates Debtor 1 lived there	Debtor 2: Same as Debtor 1 Number Street City State	Zip Code	there Same as Debtor 1 From To
No During No Ye De	the last 3 years, have your state all of the places you btor 1:	ou lived in the last 3	years. Do not include v Dates Debtor 1 lived there	Debtor 2: Same as Debtor 1 Number Street	Zip Code	there Same as Debtor 1 From
De No	the last 3 years, have your state all of the places you btor 1:	ou lived in the last 3	years. Do not include v Dates Debtor 1 lived there	Debtor 2: Same as Debtor 1 Number Street City State Same as Debtor 1	Zip Code	there Same as Debtor 1 From To
De No	the last 3 years, have your state all of the places you btor 1:	ou lived in the last 3	years. Do not include v Dates Debtor 1 lived there From To	Debtor 2: Same as Debtor 1 Number Street City State	Zip Code	there Same as Debtor 1 From To Same as Debtor 1
2. During No Ye De	the last 3 years, have your same street The last 3 years, have your same street stree	ou lived in the last 3	years. Do not include v Dates Debtor 1 lived there From To	Debtor 2: Same as Debtor 1 Number Street City State Same as Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1 From From To

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Brown Debtor 1 Latrena Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$18333.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$35000.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$35000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and exclusions) and exclusions) EST YTD CHILD From January 1 of current year until **SUPPORT** \$2,871.00 the date you filed for bankruptcy: EST YTD FOOD ASSIST \$2,526.00 EST GROSS CHILD For last calendar year: **SUPPORT** \$3,132.00 (January 1 to December 31, 2016 \$0.00 YYYY \$0.00 For the calendar year before that: \$0.00 (January 1 to December 31, 2015

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Brown Debtor 1 Latrena Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No	tor 1	Latrena			Bro	own	Case number	(if known)
Insider include your relatives; any general partners; relatives of any general partners; partnerships of which you are all earn office, director, person in control, or owner of 20% or more of their voting securities, and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No Yes. List all payments to an insider. Dates of Payment Total amount Payment Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? No Yes. List all payments that benefited an insider. Dates of City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? No Yes. List all payments that benefited an insider. Dates of Payment Amount Payments or transfer any property on account of a debt that benefited an insider. Dates of Payment Payments on the payment Pa		First Name		Middle Name	Las	st Name		
Yes. List all payments to an insider. Dates of payment Dates of payments or transfer any property on account of a debt that benefited an insider. Ves. List all payments that benefited an insider. Dates of payment Dates of paymen	Insi com age	ders include your re porations of which int, including one fo	elatives; a you are a or a busin	ny general partners n officer, director, p ess you operate as	s; relatives of any person in control,	general partners; par or owner of 20% or	tnerships of which y more of their voting	ou are a general partner; g securities; and any managing
Dates of payment	✓							
Number Street City State Zip Code	Ш	Yes. List all payn	nents to a	an Insider.				Reason for this payment
City State Zip Code		Insider's Name						
Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment paid Still owe Still owe Insider's Name Number Street City State Zip Code Insider's Name Number Street		Number Street						
Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider. No Yes. List all payments that benefited an insider. Dates of payment paid Insider's Name Number Street City State Zip Code Insider's Name Number Street		City	State	Zip Code				
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. NO Yes. List all payments that benefited an insider. Dates of payment Payment Payment Payment Payment Paid Number Street Insider's Name Number Street Insider's Name Number Street Number Street		Insider's Name						
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment paid Total amount paid Amount you still owe Insider's Name Number Street Insider's Name Number Street		Number Street						
Include payments on debts guaranteed or cosigned by an insider. No		City	State	Zip Code				
Number Street City State Zip Code Insider's Name Number Street	insi	der? ude payments on c	lebts gua	ranteed or cosigne	d by an insider. ider. Dates of	Total amount	Amount you	Reason for this payment
City State Zip Code Insider's Name Number Street		Insider's Name				·		
Insider's Name Number Street		Number Street						
Number Street	_	City	State	Zip Code				
		Insider's Name						
City State Zin Code		Number Street						
		Oit.	Ptoto	Zin Codo				

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Brown Debtor 1 Latrena Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property 2015 Jeep Patriot REPO \$13925 12/6/2017 GLOBAL LENDING SERVICE Creditor's Name Explain what happened 5 CONCOURSE PKWY NE STE Number Street Property was repossessed. Property was foreclosed. **ATLANTA** Georgia 30328 Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code

Property was attached, seized, or levied.

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Debt	tor 1 Latrena	Brown	Case number (if known)	
	First Name Middle Name	Last Name		
11.	accounts or refuse to make a payment because		pank or financial institution, set off any am	ounts from your
	✓ No Yes. Fill in the details.			
		Describe the action th	e creditor took Date action was taken	Amount
	Creditor's Name	_		-
	Number Street			
		Last 4 digits of account	number: XXXX-	
	City State Zip Code	_		
12.	Within 1 year before you filed for bankruptcy, wa appointed receiver, a custodian, or another offic		possession of an assignee for the benefit of	of creditors, a court-
	✓ No ☐ Yes			
Part	List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, o	lid you give any gifts with a t	otal value of more than \$600 per person?	
	✓ No	, , , ,		
	Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift	_		
	Number Street	_		
	City State Zip Code	_		
	Person's relationship to you			
	Person to Whom You Gave the Gift	_		
		_		
	Number Street	_		
	City State Zip Code Person's relationship to you			

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	Latrena	Brown Case numb	oer <i>(if known)</i>	
	First Name Middle Name	Last Name	· · · · · · · · · · · · · · · · · · ·	
Wit				
Wit	thin 2 years before you filed for bankruptcy, o	lid you give any gifts or contributions with a tota	Il value of more than \$600	to any charity?
✓	No			
Ë	l Yes. Fill in the details for each gift or contrib	ution.		
	Gifts or contributions to charities that total more than \$600	Describe what you contributed	Date you contributed	Value
	that total more than \$000		Contributed	
		<u></u>		
	Charity's Name			
		<u> </u>		
	Number Street			
	Oit. Otata 7in Oada	<u> </u>		
	City State Zip Code			
6:	List Certain Losses			
	nbling? No Yes. Fill in the details.	since you filed for bankruptcy, did you lose anyt	iming because of their, me,	other disaster, or
ш		Describe and less than 1	lane Dilivić i	Walna of the contract
	Describe the property you lost and how the loss occurred	Describe any insurance coverage for the Include the amount that insurance has paid.		Value of property
	now the loss occurred	pending insurance claims on line 33 of <i>Sche</i>		1001
		A/B: Property.		
	No			
✓	Yes. Fill in the details.			
		Description and value of any property	Date payment	Amount of
		Description and value of any property transferred	or transfer	Amount of payment
			or transfer was made	payment
	Semrad Law Firm		or transfer	
	Person Who Was Paid	transferred	or transfer was made	payment
	Person Who Was Paid 20 S. Clark Street	transferred	or transfer was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street	transferred	or transfer was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	transferred	or transfer was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603	transferred	or transfer was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	transferred	or transfer was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code	transferred	or transfer was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603	transferred	or transfer was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code	transferred	or transfer was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address	transferred	or transfer was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You	transferred	or transfer was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address	transferred	or transfer was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You	transferred	or transfer was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	transferred	or transfer was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	transferred	or transfer was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	transferred	or transfer was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Code	transferred	or transfer was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	transferred	or transfer was made	payment
	Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Code	transferred	or transfer was made	payment

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Debto		Latrena		Brown	Case nu	ımber <i>(if known)</i>			
		First Name	Middle Name	Last Name					
	help	nin 1 year before you filed by you deal with your credit not include any payment or t	tors or to make payme		ehalf pa	ay or transfer a	any property to a	anyone	who promised to
	✓	No Yes. Fill in the details.							
				Description and value of any programmed	roperty		Date payment or transfer was made	Amou	unt of payment
		Person Who Was Paid							
		Number Street							
		City State	Zip Code						
	the Incl	ordinary course of your bu	usiness or financial aff and transfers made as se	ecurity (such as the granting of a sec					
				Description and value of prope transferred		Describe any payments recin exchange	property or eived or debts p	paid	Date transfer was made
		Person Who Received Tran	sfer						
		Number Street							
		City State Person's relationship to you	Zip Code u						
		Person Who Received Tran	sfer						
		Number Street							
		City State Person's relationship to you	Zip Code u						
	ben	nin 10 years before you file eficiary? ese are often called asset-pro No		you transfer any property to a sel	f-settled	d trust or simi	lar device of wh	ich you	are a
	Ī	Yes. Fill in the details.		Description and value of the p	property	transferred			Date transfer was made
		Name of trust							made

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Brown Debtor 1 Latrena Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

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Brown Debtor 1 Latrena Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt		Latrena	.		Brown	Case nu	umber <i>(if ki</i>	nown)		
		First Name	Midd	le Name	Last Name					
26.	Hav	e you been a part	y in any judicial d	or administrativ	e proceeding under	any environmental	law? Inc	lude settlements	s and order	s.
	✓	No								
		Yes. Fill in the det	ails.							
				Cou	rt or agency	1	Nature of	the case		Status of the case
		Case title								Pending
					rt Name					On appeal
		Case number		Num	berStreet					Concluded
				City	State	Zip Code				_
Part	11:	Give Details Ab	oout Your Busi	ness or Conne	ections to Any Bus	siness				
27.	With	nin 4 years before	you filed for ban	kruptcy, did you	own a business or l	have any of the foll	owing co	nnections to any	/ business?	
		A sole propri	etor or self-emplo	oyed in a trade,	profession, or other	activity, either full-t	time or pa	art-time		
				-	or limited liability pa	-	·			
		A partner in a		, , ,	,,	, ,				
			rector, or managi	ing executive of	a corporation					
		_	_	_	y securities of a corp	oration				
	_	_			,					
	$ \underline{V} $	No. None of the a								
	Ш	Yes. Check all tha	at apply above a	nd fill in the deta	ails below for each b					
					Describe the natu	re of the business		Employer Identi include Social S		
								EIN:	•	
		Business Name								
		Number Street						Dates business	existed	
		City	State Z	Zip Code	Name of accounta	int or bookkeeper		F	.	
		City	State 2	ip code				From	_ 10	
					Describe the natu	re of the business		Employer Identi	fication nu	mber Do not
								include Social S	Security nu	mber or ITIN.
		Business Name						EIN:		
		Number Street						Dates business	existed	
					Name of accounta	int or bookkeeper				
		City	State Z	Zip Code				From	То	
					Describe the natu	re of the business		Employer Identi	fication nu	mber Do not
								include Social S		
		Business Name						EIN:		
								Datas II vi		
		Number Street			Name of accounta	int or bookkeeper		Dates business	existed	
		City	State 2	Zip Code				From _	То	
								-		

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Deb	tor 1 Latr	ena			Brown	Case number (if known)
	First	Name		Middle Name	Last Name	
28.	credito No	rs, or other par	ties.	oankruptcy, did y	ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	Ye	s. Fill in the deta	alls below.			
					Date issued	
	N.				MM/DD/YYYY	
	Na	ame			IVIIVI/DD/1111	
	Nı	umber Street			_	
	Ci	ty	State	Zip Code	=	
Pari	vio. Si	gn Below				
1	true and	correct. I unde ptcy case can	rstand that r result in fine	naking a false sta s up to \$250,000,	tement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/S/ I	_atrena Browr ire of Debtor 1			Signature of Debtor 2
		Oignatu	ile of Debtor			Date
		Date 12	2/12/2017			Date
	Did vou a	ittach addition:	al nages to V	our Statement of	Financial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
		ittaon addition	ui pagoo to i	our olutomont of	Timanolar Amano lor marvi	date in migro. Build aproy (emotal remission).
	✓ No					
	Yes					
ı	Did you p	ay or agree to	pay someon	e who is not an at	torney to help you fill out b	ankruptcy forms?
	√ No					
	_	Name of person				Attach the Bankruptcy Petition Preparer's Notice,
	⊔ '∞.	Tanic or porson				Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		NOIL	hern District of III	inois	
In re	Latrena Brown			Case No.	
	Debtor		<u> </u>		(If known)
				Chapter	Chapter 13
DI	SCLOSURE OF	COMPEN	NSATION OF	ATTORNEY	FOR DEBTOR
compen	sation paid to me within one	year before the	filing of the petition i	n bankruptcy, or agreed	abovenamed debtor(s) and that d to be paid to me, for services he bankruptcy case is as follows:
For lega	I services, I have agreed to ac	ccept			\$4,000.00
Prior to	the filing of this statement I h	nave received			\$350.00
Balance	Due				\$3,650.00
2. The sou	rce of the compensation paid	d to me was:			
]	✓ Debtor	o	ther (specify)		
3. The sou	rce of the compensation paid	d to me is:			
[✓ Debtor	o	ther (specify)		
	ve not agreed to share the ab mbers and associates of my la		compensation with an	y other person unless t	they are
└ ─ mer	ve agreed to share the above nbers or associates of my lav people sharing in the compe	v firm. A copy o	f the agreement, toge		
5. In return	for the above-disclosed fee,	I have agreed t	o render legal service	for all aspects of the ba	ankruptcy case, including:
	Analysis of the debtor's finan pankruptcy;	cial situation, a	nd rendering advice to	o the debtor in determir	ning whether to file a petition in
b. F	Preparation and filing of any	petition, schedu	ules, statements of aff	airs and plan which ma	ay be required;
c. F	Representation of the debtor	at the meeting	of creditors and confi	rmation hearing, and ar	ny adjourned hearings thereof;
d. F	Representation of the debtor	in adversary pro	oceedings and other o	contested bankruptcy m	natters;
6. By agree	ement with the debtor(s), the	above-disclose	ed fee does not include	e the following services	S:
			CERTIFICATION		
	at the foregoing is a complet iis bankruptcy proceedings.	e statement of	any agreement or arra	ngement for payment to	o me for representation of the
	12/12/2017			/s/ Michael Miller	
-	Date			Signature of Attorney	
				Semrad Law Firm	
				Name of law firm	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	12/12/2017	
Signed:		
/s/ Latre	ena Brown	
		/s/ Michael Miller
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

		filing fee administrative fee
+	<u> </u>	
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Brown, Latrena	Case No	
	Debtor(s)		
		Chapter.	Chapter13
	VERIFIC	ATION OF CREDITOR MAT	ΓRIX
T knowledg	he above named Debtors hereby verify e.	that the attached list of creditors is to	rue and correct to the best of their
Date:	12/12/2017	/s/ Brown, Latre Brown, Latrena Signature of De	

GLOBAL LENDING SERVICE 5 CONCOURSE PKWY NE STE ATLANTA, GA, 30328

CHRYSLER Capital 91 WALL STREET POB 666 MADISON, CT, 06443

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, FL, 32256

Kmart Stores of IL 3333 Beverly Rd Hoffman Estates, IL, 60179

Wexler and Wexler 500 W Madison #450 Chicago, IL, 60661

City of Chicago - Dep't of Revenue PO Box 88292 Chicago, IL, 60608

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

Peoples Gas PO BOX 2968 Milwaukee, WI, 53201

Comcast Cable c/o Xfinity Po Box 530098 Atlanta, GA, 30353 Case 17-36758 Doc 1 Filed 12/12/17 Entered 12/12/17 13:41:24 Desc Main Document Page 60 of 70

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Latrena Brown		C	ase No.	
******	Debtor		 -		(If known)
			CI	hapter	Chapter 13
	DISCLOSURE OF CO	OMPENSATIO	ON OF ATTO	RNEY F	OR DEBTOR
	Pursuant to 11 U.S.C. § 329(a) and Fed. compensation paid to me within one year rendered or to be rendered on behalf of t	. Bankr. P. 2016(b), I ce ar before the filing of th	rtify that I am the attorr	ney for the abo	ovenamed debtor(s) and that
	For legal services, I have agreed to accept				\$4,000.00
	Prior to the filling of this statement I have	e received			\$350.00
	Balance Due				\$3,650.00
2.	The source of the compensation paid to	me was:			**************************************
	✓ Debtor	Other (specify	у)		
3.	The source of the compensation paid to	me is:	·		
	Debtor	Other (specify	y)		
4.	I have not agreed to share the above members and associates of my law fi	 -disclosed compensati irm.	on with any other perso	on unless they	/ are
S-HOODING I	I have agreed to share the above-disc members or associates of my law firr the people sharing in the compensat	m. A copy of the agreen	vith a other person or p nent, together with a lis	persons who a st of the name	re not s of
5. I	In return for the above-disclosed fee, I ha	ave agreed to render lec	al service for all aspect	s of the bankr	uptcy case, including:
	 a. Analysis of the debtor's financial bankruptcy; 	situation, and rendering	g advice to the debtor i	in determining	whether to file a petition in
	b. Preparation and filing of any petit	tion, schedules, statem	ents of affairs and plan	which may be	e required;
	c. Representation of the debtor at the	ne meeting of creditors	and confirmation heari	ng, and any a	djourned hearings thereof;
	d. Representation of the debtor in ac	dversary proceedings a	nd other contested bar	nkruptcy matte	as;
6. E	By agreement with the debtor(s), the abov	ve-disclosed fee does r	not include the followin	g services:	
		CERTIFIC	CATION		
l co debtor	ertify that the foregoing is a complete star(s) in this bankruptcy proceedings.	atement of any agreeme	ent or arrangement for p	oayment to me	e for representation of the
	12/7/2017		/s/ Michael I	Miller	
	Date		Signature of A	ttorney	
			Semrad Law	Firm	
			Name of law	firm	



UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.



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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to \$ 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

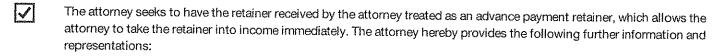
C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.



D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.



F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Debtor(s)		Attorney for Debtor(s)	
		/s/ Michael Miller	
/s/ Latre	ena Brown		
Signed:			
Date:	12/7/2017		

Do not sign if the fee amounts at top of this page are blank.

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Deb	tor 1 Latrena First Name	6 Capala Si	Brown	Case number (if known)		
16		Middle Name	Last Name			
10.		amily income that applies to y				
	16a. Fill in the state in wi	•	Illinois			
		f people in your household.	3			
	household	mily income for your state and si	To find a	a list of applicable median income amounts, go online	\$78,559.00	
17,			or uns ionn. This list may	valso be available at the bankruptcy clerk's office.		
	17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).					
	17b. Line 15b is mo: U.S.C. § 1325(re than line 16c. On the top of p	age 1 of this form, check	box 2, Disposable income is determined under 11 ble Income (Official Form 122C-2). On line 39 of that		
Part	(A) Calculate Your Co	ommitment Period Under	11 U.S.C. §1325(b)(4)		
18.		monthly income from line 11			\$2,664.81	
19.	communent penda ande	F 11 U.S.C. § 1325(b)(4) allows	you to deduct part of yo	not filing with you, and you contend that calculating the or spouse's income, copy the amount from line 13.		
	19a. If the marital adjustn	nent does not apply, fill in 0 on li	ne 19a.		-\$0.00	
	19b. Subtract line 19a f	rom line 18.			\$2,664.81	
20.	Calculate your current	monthly income for the year. F	Follow these steps:			
	20a. Copy line 19b.				\$2,664.81	
	Multiply by 12 (the r	number of months in a year).			x 12	
	20b. The result is your cu	rrent monthly income for the yea	r for this part of the form		\$31,977.72	
		nily income for your state and siz	ze of household from line	≥ 16¢.	\$78,559.00	
21.	How do the lines compa					
	Line 20b is less than commitment period is	line 20c. Unless otherwise orders 3 3 years. Go to Part 4.	ed by the court, on the to	op of page 1 of this form, check box 3, The		
	Line 20b is more than 4, The commitment p	n or equal to line 20c. Unless oth period is 5 years. Go to Part 4.	erwise ordered by the co	urt, on the top of page 1 of this form, check box		
Parte	i Sign Below		<u> </u>			
	By signing here, I dec	lare under penalty of pegusy that	the information on this	statement and in any attachments is true and correct.		
		10		and in any anachinents is the and correct.		
	🗴 /s/ Latrena Br	own Alla	×			
	Signature of Debt	or 1		nature of Debtor 2		
	Date 12/7/2017		Da	te		
	MM/DD/YY	$\overline{\Upsilon}$		MM/DD/YYYY		
	If you checked 17a, di If you checked 17b, fil above,	o NOT fill out or file Form 122C- Il out Form 122C-2 and file it wit	2. h this form. On line 39 c	f that form, copy your current monthly income from line	14	

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Brown, Latrena	0 4	
***************************************	Debtor(s)	Case No	
		Chapter.	Chapter13
	VERIF	CATION OF CREDITOR MATR	ıx
ר knowledg	The above named Debtors hereby ve ge.	rify that the attached list of creditors is true	and correct to the best of their
Date:	12/7/2017	/s/ Brown, Latrena Brown, Latrena	1.b-
		Signature of Debtor	

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Debtor 1	Latrena		Brown	Case number (if known)
	First Name	Middle Name	Last Name	- Control of the cont
28. Wit ore	thin 2 years before ; editors, or other par	you filed for bankruptcy, did y ties.	ou give a financial stater	nent to anyone about your business? Include all financial institutions,
	No Yes. Fill in the deta	ails below.		
			Date issued	
	Name		MM/DD/YYYY	···
	Number Street			4
	City	State Zip Code		
Part 12:	Sign Below	,		
a bar	nkruptcy case can r	esult in fines up to \$250,000,	or imprisonment for up t	nerty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		re of Debtor 1		Signature of Debtor 2
	Date 12	2/7/2017		Date
Did y	ou attach additiona	I pages to Your Statement of	Financial Affairs for Indiv	viduals Filing for Bankruptcy (Official Form 107)?
	√o √es			
Did y	ou pay or agree to p	pay someone who is not an at	torney to help you fill out	bankruptcy forms?
	Vo			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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		Doo	cument Page 6	9 of 70	
Fill in this in	formation to identify your	pase:			
Debtor 1	Latrena First Name	Middle Name	Brown Last Name		
Debtor 2 (Spouse, it filing	First Name	Middle Name	Last Name		
United State	s Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case numbe (If known)			(Crace)		
Officia	l Form 106De	ec .			Check if this is a amended filing
Declara	ation About an	Individual Debt	or's Schedules		12/1:
If two marrie	d people are filing togeth	er, both are equally respo	nsible for supplying correc	t information.	
money or pro	e this form whenever you operty by fraud in connec 2, 1341, 1519, and 3571.	file bankruptcy schedules tion with a bankruptcy cas	or amended schedules. Me e can result in fines up to	aking a false statement, conce \$250,000, or imprisonment fo	ealing property, or obtaining or up to 20 years, or both. 18
Part 18 Sig	gn Below				
Did you	pay or agree to pay some	eone who is NOT an attorn	ey to help you fill out bank	ruptcy forms?	
☑ No					
Yes.	. Name of person		Attach Bankruptcy F Signature (Official Fo	Petition Preparer's Notice, Declara orm 119).	ntion, and

Signature of Debtor 2

MM/DD/YYYY

Date

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and

that they are true and correct.

X /s/ Latrena Brown
Signature of Debtor 1

Date 12/7/2017

MM/DD/YYYY

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Debtor 1 Latrena First Name	Middle Name	Brown Last Name	Case number (if k	known)	
Part of Answer These Qu	estions for Reporting Purpose				
16. What kind of debts do you have?	"incurred by an individual No. Go to line 16b. Yes, Go to line 17. 16b. Are your debts primaril	al primarily for l y business de l investment or	a personal, family, or hou bts? Business debts are of through the operation of	debts that you incurred to obtain f the business or investment.	
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No.	er 7. Do you estir		property is excluded and administrative cured creditors?	
18. How many creditors do you estimate that you owe?	✓ 1-49✓ 50-99✓ 100-199✓ 200-999	 5,0	00-5,000 01-10,000 001-25,000	25,001-50,000 50,001-100,000 More than 100,000	
19. How much do you estimate your assets to be worth?		日 \$10 日 \$50	000,001-\$10 million 0,000,001-\$50 million 0,000,001-\$100 million 00,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	**************************************
20. How much do you estimate your liabilities to be? Pastra Sign Below	✓ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	☐ \$10 ☐ \$50	000,001-\$10 million 1,000,001-\$50 million 1,000,001-\$100 million 10,000,001-\$500 million	S500,000,001-\$1 billion S1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
	I have examined this petition, a	and I declare un	der penalty of periupy tha	at the information provided is true and	
	correct. If I have chosen to file under Cl of title 11, United States Code. under Chapter 7.	hapter 7, I am a . I understand t	aware that I may proceed, the relief available under e	if eligible, under Chapter 7, 11,12, or each chapter, and I choose to proceed	13
If no attorney represents me and I did not pay or agree to pay son out this document, I have obtained and read the notice required by I request relief in accordance with the chapter of title 11, United S				U.S.C. § 342(b). Code, specified in this petition.	
	connection with a bankruptcy of both. 18 U.S.C. §§ 152, 1341,	case can result	in fines up to \$250,000, 1.	ng money or property by fraud in or imprisonment for up to 20 years, or	
	/s/ Latrena Brown Signature of Debtor 1		Signature of	of Debtor 2	
	Executed on 12/7/2017 MM / DD		Executed		